(c) whether Government have examined the report; and

(d) if so, by when a final decision in this regard is likely to be taken?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI BALASAHEB VIKHE PATIL): (a) and (b) Pursuant to the Government's announcement in the Budget 2001-2002, the Insurance Regulatory and Development Authority (IRDA) has submitted a report, which provides a blueprint for implementing pension reforms in the unorganised sector. The report contains suggestions on voluntary schemes to be introduced and flexibility for subscribers to choose a scheme which suits them. The report, *inter-alia*, refers to the 4 components of a pension scheme *viz.* collection, record keeping, money management and pay out of benefits. The issue of educating the public on the various aspects of pension administration is also covered.

(c) and (d) Yes, Sir. Government has initiated action in the matter.

Loan under self-employment scheme in U.P.

4292. PROF. M AGARWAL: Will the Minister of FINANCE be pleased to state:

(a) the details of amount of loans granted to the rural poor, uneducated/educated, skilled/unskilled under the self-employment scheme in of Uttar Pradesh during the last three years by the nationalised and rural banks: bank-wise/category-wise/year-wise;

(b) the details of criteria fixed by each bank for granting loans to these people in the State;

(c) the details of applications lying pending with these banks and whether poor people are facing a lot of difficulties in getting loan; and

(d) if so, the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI BALASAHEB VIKHE PATIL): (a) Loans are being provided by banks to educated unemployed youths for the creation of self employment opportunities under the Prime Minister's Rojgar Yojana (PMRY). The Regional Rural Banks are not participating in the PMRY. Banks and RRBs are also providing loans to the rural poor, uneducated/educated, and skilled/unskilled persons under Swarnajayanti Gram Swarojgar Yojana (SGSY). According to the information furnished by Reserve Bank of India and Bank of Baroda, the Convenor of State

Level Bankers' Committee (SLBC) for the State of Uttar Pradesh the loan disbursed by banks under PMRY and the loan disbursed by banks and RRBs under SGSY in the State of Uttar Pradesh during the last three years are indicated in the Statements-I and II respectively (*See* below). The category-wise data is not available.

(b) The details of eligibility criteria under the schemes of PMRY and SGSY are indicated in the Statement-III (*See* below).

(c) and (d) The applications pending in banks under PMRY during 2001-02 (up to December, 2001-provisional) were 10051. The applications pending in banks and RRBs under SGSY during the same period were 16975. The reasons for pendency of applications under these schemes were attributed to tardy progress in processing of applications by banks, bunching of applications forwarded by DIC towards end of programme year, non-availability of proper infrastructures like electricity connection, premises for carrying out business, non completion of bank formalities, unwillingness of borrowers to avail of the loans, borrowers already assisted under other subsidy linked programmes etc.

Statement-I

The bank-wise loan disbursed by public sector banks under PMRY in the State of Uttar Pradesh during 1999-2000, 2000-01, 2001-02 (up to December, 2001) provisional

Name of the Bank	Years					
	1999-2000		2000-2001		2001-2002 (up to December, 2001	
	No. of Accounts	Amount Disbursed	No. of Accounts	Amount Disbursed	No. of Accounts	Amount Disbursed
1	2	3	4	5	6	7
State Bank of India	7699	4536.00	7710	4832.78	4169	2535.00
State Bank of Bikaner & Jaipur	88	64.17	11	10.00	13	10.02
State Bank of Hyderabad	2	2.40	1	2.00	—	—
State Bank of Indore	38	32.40	6	4.80	—	—
State Bank of Mysore	—	—	—	—	—	—
State Bank of Patiala	270	192.62	277	211.80	189	130.67
State Bank of Saurashtra	13	11.63	11	10.20	—	—
State Bank of Travancore	3	2.30	—	—	—	—

1	2	3	4	5	6	7
Allahabad Bank	2236	1452.52	2530	1621.85	789	544.48
Andhra Bank	54	43.91	—	—	—	—
Bank of Baroda	4071	2460.36	3643	2316.92	33	36.68
Bank of India	1421	780.00	1604	855.00	859	473.1
Bank of Maharashtra	47	38.31	38	31.86	19	15.32
Canara Bank	1356	679.06	1377	658.19	623	354.22
Central Bank of India	2139	1430.23	2160	1492.17	—	—
Corporation Bank	49	36.56	40	29.60	20	18.60
Dena Bank	120	78.36	143	101.19	127	89.52
Indian Bank	130	77.57	103	60.80	50	32.21
Indian Overseas Bank	429	271.70	393	213.35	324	203.44
Oriental Bank of Commerce	1309	839.86	1144	742.70	429	297.50
Punjab National Bank	4039	2584.76	3415	2263.11	1351	888.58
Punjab & Sind Bank	435	277.16	197	154.26	161	95.38
Syndicate Bank	810	451.29	692	352.65	415	209.89
Union Bank of India	2368	1620.38	2052	1472.37	1459	928.84
United Bank of India	112	91.71	69	546.43	—	—
UCO Bank	170	120.30	383	331.00	15	12.60
Vijaya Bank	175	127.54	167	149.73	54	39.20
TOTAL	29583	18306.1	28166	17974.76	11099	6914.96

Statement-II

Loan disbursed under SGSY in U.P.

(i) The Bank-wise loan disbursed by public sector banks under SGSY in the State of Uttar Pradesh during 1999-2000, 2000-01, 2001-02 *(up to December,* 2001*) Provisional*

Name of the Bank	Years					
	1999-2000		2000-2001		2001-2002 (up to December, 2001)	
	No. of Accounts	Amount Disbursed	No. of Accounts	Amount Disbursed	No. of Accounts	Amount Disbursed
1	2	3	4	5	6	7
State Bank of India	4321	787.78	3324	1239	4965	1177.55
Allahabad Bank	164	184.20	2459	655	3216	835.27
Bank of Baroda	2674	438.06	3324	693	3392	1139.43
Bank of India	369	79.00	3324	269	1621	270.00
Canara Bank	411	73.91	3324	60	393	91.11
Central Bank of India	177	25.00	3324	585	2323	1232.00
Punjab National Bank	439	102.00	3324	326	2049	688.62
Syndicate Bank	678	121.29	3324	730	474	125.00
Union Bank of India	1071	254.21	3324	889	2386	524.34
United Bank of India	20	3.14	3324	2	53	10.43
Dena Bank	56	9.49	3324	—	86	16.94
UCO Bank	287	43.78	3324	44	341	85.16
Oriental Bank of Commerce	100	5	3324	63	583	124.96
Indian Bank	80	1.00	3324	2	16	2.91
Indian Overseas Bank	—	—	3324	11	217	128.00
Punjab & Sind Bank	—	—	3324	16	110	24.00
Vijaya Bank	—	—	—	—	5	0.92
TOTAL:	10847	2127.86	52319	5584	22230	6476.64

(ii) *The Regional Rural Bank-wise Loan Disbursed by RRBs under SGSY in the State of Uttar Pradesh during* 1999-2000, 2000-01, 2001-02 *(up to December, 2001) Provisional*

Name of the Bank	Years					
	1999-2000		2000-2001		2001-2002 (up to December, 2001)	
	No. of Accounts	Amount Disbursed	No. of Accounts	Amount Disbursed	No. of Accounts	Amount Disbursed
Avadh Gramin Bank	-	-	1784	281.40	1500	247.53
Allahabad Kshetriya Gramin Bank	523	111.29	1158	267.99	610	145.44
Aligarh Gramin Bank	280	4.50	525	69.19	259	4.50
Barabanki Gramin Bank	17	2.92	1235	128.00	1105	140.00
Ballia Kshetriya Gramin Bank	139	26.16	585	121.54	477	96.19
Basti Gramin Bank	291	14.00	4196	897.00	1760	417.07
Bareilly Kshetriya Gramin Bank	-	-	508	106.56	562	130.68
Chhatrasal Gramin Bank	-	-	860	142.85	334	68.66
Devipatan Kshetriya Gramin Bank	-	-	1367	214.81	708	165.62
Etawah Kshetriya Gramin Bank	196	49.00	248	44.00	613	125.00
Etah Gramin Bank	-	-	-	-	330	70.75
Farrukhabad Gramin Bank	-	-	1296	237.87	594	142.00
Faizabad Kshetriya Gramin Bank	-	-	533	115.43	389	86.12
Fatehpur Kshetriya Gramin Bank	-	-	-	-	337	56.47
Gorakhpur Kshetriya Gramin Bank	1101	172.00	4282	943.00	2336	556.00
Gomti Gramin Bank	-	-	1330	281.50	832	206.00
Hindon Gramin Bank	-	-	86	-	70	21.30
Jamuna Gramin Bank	-	-	411	62.87	138	70.77
Kanpur Kshetriya Gramin Bank	75	34.00	510	176.00	1322	288.00
Kisan Gramin Bank	-	-	1246	188.76	376	93.00
Kshetriya Kisan Gramin Bank, Manipuri	-	-	52	8.93	115	26.92
Kashi Gramin Bank	-	-	789	187.88	1539	427.00
Muzzaffarnagar Kshetriya Gramin Bank	-	-	92	16.26	198	43.45
Pithoragarh Kshetriya Gramin Bank	178	38.29	-	-	-	-
Prathama Bank	-	-	769	136.00	335	142.83
Pratapgarh Kshetriya Gramin Bank	-	-	1506	368.36	133	59.38
Raebareli Kshetriya Gramin Bank	-	-	1203	197.59	876	176.89
Rani Laxmibai Kshetriya Gramin Bank		-	400	75.74	201	38.47
Samyut Kshetriya Gramin Bank	-	-	-	-	848	140.09

1	2	3	4	5	6	7
Sultanpur Kshetriya Gramin Bank	-	-	1430	338.00	2437	337.00
Sravasthi Gramin Bank	-	-	1356	223.68	812	196.00
Shahajahanpur Kshetriya Gramin Bank	-	-	402	69.59	184	54.70
Snyayu Gramin Bank	-	-	30	5.83	44	11.00
Tulsi Gramin Bank	-	-	2353	529.79	146	35.71
Vidur Gramin Bank	-	-	37	6.00	3	0.68
Vindhyavasini Gramin Bank	-	-	953	165.08	589	107.55
Bhagirath Gramin Bank	-	-	294	38.00	253	34.98
Ganga Yamuna Gramin Bank	-	-	517	146.76	-	-
Total	2800	453.16	34343	6792.00	23365	4963.66

Statement-III

Eligibility Criteria

(i) Pradhan Member Rozgar Yojana (PMRY)

Sl. No.	Parameter	
1.	Age	(i) 18 to to 35 years for all educated unemployed. (ii) 18 to 40 years for all educated unemployed in North-East States. (iii) 18 to 45 years for Scheduled Castes/Scheduled Tribes, Ex-Servicemen, Physically Disabled and Women.
2.	Educational Qualification	VIII pass, Preference will be given to those who have been trained for any trade in Government recognised/ approved institutions for duration of at least six months.
3.	Family Income	Neither the income of the beneficiary alongwith the spouse nor the income of parents of the beneficiaries shall not exceed Rs. 40,000/- per annum.
4.	Residence	Permanent resident of the area for at least 3 years. (Relaxed for married women. In case of married women the residency criteria applies to her husband or in laws)
5.	Defaulter	Should not be a defaulter to any nationalised bank/ financial institution/cooperative bank. Further, a person already assisted under other subsidy, linked Government Schemes would not be eligible under this scheme.

(ii) Swarnajayanti Gram Swarozgar Yojana (SGSY)

1. Eligibility	Rural poor such as the landless labour, small and marginal farmers, those with marginal land, rural artisans and educated unemployed enlisted in the BPL list up to an age limit of 60 years.
2. Reservation	50% for SC/ST, 40% for women and 3% for handicapped.
3. Activities	Identified key/cluster activities with emphasis on group activities. SHG membership within a range of 10-20; for minor irrigation minimum of 5 members and 50% of SHGs should be for women.
4. Project Cost	No ceiling. Every SHG in existence for at least 6 months and which is viable will receive a revolving fund of Rs. 25000 from banks as cash credit facility of which Rs. 10,000 will be given by DRDA. Banks to charge interest only on the sums exceeding Rs. 10,000/-
5. Subsidy	**Back end subsidy** **General**—30% of the project cost — max. 7,500/- **SC/ST**—50% of the project cost — max.10,000/- **Irrigation**—30% or 50% as the case may be without ceiling. **Group**—50% of the project cost or 1.25 lakhs whichever is less.
6. Security	For individuals up to 50,000 and for group up to 3 lakhs—Assets created out of bank loan, Mortgage of land, if assets are not created as in the case of land based activities or third party guarantee. For individual loans above 50,000 and group loans above 3 lakhs, in addition to primary security, suitable margin money/ other collateral security may be obtained at bank's discretion.
7. Repayment	Minimum 5 years, instalments as per approved unit cost of NABARD/Dist. SGSY committee. Subsidy eligible only after completion of lock in period.

8. Recovery	Personal contacts, joint recovery camps, legal action etc. failing which forfeiture of subsidy for adjustment of dues. NGOs may be used as facilitators for recovery and 0.5% of the loan amount may be charged to the swarozgaris to meet this expenditure. Prompt repayment entitles waiver of this monitoring fee.
9. Refinance	Banks are eligible for refinance from NABARD for the loans disbursed under SGSY.

Rationalisation of Excise Duty for Textile Industry

4293. SHRI P.K. MAHESHWARI: Will the Minister of FINANCE be pleased to state:

(a) whether Government have received any representation from the Indian Cotton Mills Federation, New Delhi regarding rationalisation of excise duty for textile industry;

(b) if so, the details of issues raised in their representation thereof;

(c) whether Government have taken up this representation for active consideration;

(d) if so, what is the Government's reaction thereto; and

(e) if not, the reasons therefor and by when action is likely to be taken in the matter?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI GINGEE N. RAMACHANDRAN): (a) and (b) The Indian Cotton Mills Federation (ICMF) had sent pre-budget representations regarding rationalisation of excise duty for textile fabrics. The issues raised by them included completion of the CENVAT chain covering all stages of manufacture from fibres to garments, allowing of the CENVAT credit at the processed fabric stage of actuals basis and discontinuing the system of deemed CENVAT credit, withdrawal of excise exemptions of hank yarn, hand processed textile fabrics when power is used for specified finishing processes, knitwears and readymade garments in the SSI sector, abolition of optional stentor duty for independent textile processors and rationalization of excise duty structure on fibres and yarns, fabrics, made-up and ready-made garments.